

IN THE SPECIFICATION

Please amend the specification through the following paragraph substitutions. The specific changes are shown in the following marked-up versions of the original paragraphs.

The paragraph beginning on page 7, line 26 is amended as follows:

Flexible substrate 120, in the embodiment shown in FIG. 3, comprises three layers 121-123. In an embodiment, layers 121-123 are contiguous, i.e. physically touching. Substrate 120, including layers 121-123, can be formed of a thin, flexible, electrically insulating tape or film. Such films are well known in the tape automated bonding (TAB) art. Such films can be formed of various materials. For example, they can be formed of polymeric films, such as polyimide. Other possible materials include polyester, polyparabanic acid, epoxy, and fiberglass.

The paragraph beginning on page 8, line 8 is amended as follows:

Upper layer 123 has formed directly on its upper surface a plurality of terminals or lands 124 to couple with corresponding pads of IC 110 through bumps 112. Other lands 127 can also be formed on the upper surface of upper layer 123. Lands 127 can be used to couple to corresponding terminals 132 on the upper surface of PCB 130 through wire leads such as lead 140.